



Trustees' Annual Report for the period

Period start date

01 JAN 2020

Period end date

31 DEC 2020

From

To

Section A

Reference and administration details

Charity name

The Christian Advice Service

Other names charity is known by

tCAS

Registered charity number (if any)

1187344

Charity's principal address

tCAS

Attn: Tony Mann

c/o 348 Old Heath Road

Postcode

CO2 8DD

Names of the charity trustees who manage the charity

| | Trustee name | Office (if any) | Dates acted if not for whole year | Name of person (or body) entitled to appoint trustee (if any) |
|---|-------------------|-----------------|-----------------------------------|---|
| 1 | Anthon H Mann | Chair | | |
| 2 | Susan P Mann | | | |
| 3 | Colin Brown | | | |
| 4 | Waclaw K Zablocki | Treasurer | | |
| 5 | | | | |
| 6 | | | | |
| 7 | | | | |
| 8 | | | | |

Names of the trustees for the charity, if any, (for example, any custodian trustees)

| Name | Dates acted if not for whole year |
|------|-----------------------------------|
| | |
| | |
| | |

Names and addresses of advisers (Optional information)

| Type of adviser | Name | Address |
|-----------------|------|---------|
| | | |
| | | |
| | | |
| | | |

Name of chief executive or names of senior staff members (Optional information)

| |
|--|
| |
|--|

Description of the charity's trusts

Type of governing document
(eg. trust deed, constitution)

TRUST DEED

How the charity is constituted
(eg. trust, association, company)

ASSOCIATION

Trustee selection methods
(eg. appointed by, elected by)

APPOINTED

Additional governance issues (Optional information)

You **may choose** to include additional information, where relevant, about:

- policies and procedures adopted for the induction and training of trustees;
- the charity's organisational structure and any wider network with which the charity works;
- relationship with any related parties;
- trustees' consideration of major risks and the system and procedures to manage them.

STRUCTURE

In early 2020 tCAS become an officially registered charity under the regulation of the Charity Commission. It operates through a central function which runs the accounts, administers subscriptions from participating churches, develops policies and procedures, develops advice apps and provides training for volunteers and Faith Friends.

Affiliation

Individual churches or a collection of churches can 'affiliate' to tCAS and pay a subscription to help towards the financial cost of running the service. They agree to abide by the fundamental tenets of the charity and to establish local policies (i.e. safeguarding) in line with the central policies and reflecting their local situation.

POLICIES AND PROCEDURES

tCAS has a series of policies relating to:

- safeguarding volunteers
- safeguarding clients
- complaints procedure
- acting as a Faith Friend (in development)

LIAISON WITH OTHER ORGANISATIONS

tCAS seeks to develop links with other organisations that offer support and advice to their clientele. In doing so we seek to signpost clients and help clients who are being supported by these other organisations. We also seek to develop common practices and processes in aid of our clients. In Ipswich, Hope Church is developing local links and in Colchester there is close liaison with charities such as Next Chapter and Child First as well as the Welfare function of Colchester Borough Homes.

RISKS

The primary risks are:

- Offering poor/inaccurate advice
We have advice apps that give the definitive information in a number of areas (i.e. benefits, eviction etc)
- Having suitable and appropriate data storage and client confidentiality. As the number of clients grows and the advisors are required to be home-based during this pandemic, there is a greater need to ensure the data protection of client files and information. The mixture of personal and tCAS on personal computers could

cause a potentially serious breach of data protection.

- Safeguarding of volunteers meeting clients

We do this by meeting clients in formal/'public' spaces (i.e. church premises, community hubs and by having safety plans for evacuation from a situation. We also have a strict policy for visiting clients at their homes or away from a public space.

- Safeguarding vulnerable adults

We do this by having strict rules about meeting clients and contact with clients

- Financial stability

We do this by predicting future expenditure and seeking subscriptions from participating churches, as well as ad hoc grants. We will also accept donations from non-participating churches and individuals

Section C

Objectives and activities

tCAS has been setup for the relief of those in need, by reason of, age, ill-health, disability, financial hardship, problems with housing, employment or other disadvantage.

tCAS aims to offer quality advice for everyone regardless of their colour, creed, sexual orientation, culture or religion.

tCAS will help people to find a way forward, by giving them the information, advice and support they need. We aim to do this through groups of volunteers from church congregations.

tCAS will also endeavour to share the Christian faith with clients that give their permission and show an interest in having what we are calling a Faith Friend.

Summary of the objects of the charity set out in its governing document

Summary of the main activities undertaken for the public benefit in relation to these objects (include within this section the statutory declaration that trustees have had regard to the guidance issued by the Charity Commission on public benefit)

- The objects for which tCAS is established for the public benefit are:
- to work for the benefit, the help, advice, support and assistance of people who find that their circumstances have disadvantaged them in any part of the United Kingdom.
 - the protection and preservation of wellbeing by challenge of the circumstances that effect their lives
 - the relief of poverty by helping them with housing issues, employment problems and overcoming debt
 - Encouraging wellbeing by supporting people facing difficult situations
 - Relieving distress faced by people facing situations that overwhelm them
 - Overcoming disadvantages by supporting people who find it difficult to be their own advocates
 - Praying with people (who clearly express a desire) with the belief that God is interested in their lives and is there to help them
 - Providing a Faith Friend to anyone who would like to have someone supporting them and sharing God's love for them
 - Identify domestic violence and supporting people in those situations by signposting to relevant services
 - The trustees have at all times had regard to the guidance issued by the Charity Commission on public benefit.

Additional details of objectives and activities (Optional information)

You **may choose** to include further statements, where relevant, about:

- policy on grantmaking;
- policy programme related investment;
- contribution made by volunteers.

tCAS does not make financial grants to the public. The funds obtained from subscribing church congregations are used purely for the payment of costs incurred in the maintenance and improvement of the systems and data bases provided for the training and support of the volunteer advisers.

Summary of the main achievements of the charity during the year

CLIENTS

We have seen an uptake of our services and clients have come to us from a variety of sources:

- other charities (i.e. Child First and Next Chapter)
- churches
- individuals referring friends
- self-referral

We have helped upwards of 80 people this year which in the context of need is small, however, in terms of being available to vulnerable people it is significant because helping a client, often helps a whole family.

Handling client referrals

Lock-down has meant that we rarely see clients face-to-face, however, Zoom has made it possible to maintain and increase the number of clients we have been able to help. Freed from time and place (i.e. having a 'session' on a Monday morning from 10.00 – 13.00) and clients being able to access us via Zoom, has meant that we can see clients from anywhere in the UK on any day at anytime we choose. In addition, the fact that clients have to have smart phones to access things like their UC account means they are much more computer literate and have access to the internet than ever before.

Money added to client's household budget

We do not keep records of money saved, £ added to family incomes, however, a rough analysis has shown that we have probably added over £50,000 annually to client's family income. In addition, we have seen debts dealt with and money not going out from household incomes. We have also been effective in helping several clients avoid eviction or securely move on to new accommodation. tCAS has been successful in challenging refusals of Benefits that have been overturned providing clients with much needed funds and the recognition of their disability.

Feedback

The feedback from other charities that have referred clients to tCAS and from individual clients has been incredibly positive indeed. They value the service, the commitment to them as people and see tCAS as an organisation through which God's people help them as individuals to deal with often very traumatic and life changing situations – see also Faith Friends below).

DV/DA

There has been a marked increase in domestic violence and abuse and we are grateful for links with Child First and Next Chapter who are co-agencies in supporting vulnerable clients. We plan to develop policy and practice around coercive debt and how we challenge creditors when debts are taken out under coercion.

PROCESSES AND PROCEDURES

2020 saw a deliberate effort to establish effective processes for:

- dealing with enquiries
- offering advice
- keeping digital records of clients

We have refined certain key procedures such as:

- risk assessments and safeguarding volunteers
- complaints procedure
- safeguarding clients
- training

Client Database

We tested and piloted an online client database called CharityLog and it went live in May 2020. It has proved user friendly and highly effective in keeping and storing the clients' case histories. It has a monthly subscription which, in tCAS budget terms takes about $\frac{3}{4}$ rs of one church's yearly subscription. However, it ensures that we comply with data protection legislation and means that the client records are available online and accessible anywhere, anytime by volunteers. It will ensure that we can grow nationwide and ensure compliance with GDPR and enable Advisors and Experts to view and handle cases from anywhere and for anyone UK wide.

There is a need to provide data storage that ensures that client data is fully protected and not compromised by having it on personal computers (especially as we are operating home-working).

Advice App

The Advice App was built using Survey Monkey and provided Enquiry and Advice volunteers with the accurate information on a wide range of topics (i.e. benefits, eviction, employment law, debt advice etc). It has had limited use as yet because of the limited number of Advisers/Enquirers in tCAS. Hopefully it will prove its worth when we recruit more volunteers. Alongside we are trialling a Training Programme to help volunteers use the App to give information to a client and provide advice.

FINANCE

We have monitored our expenditure over the year and established our key costs: digital advice app, client database and internet presence. We expect additional costs relating to photocopying/scanning as the demand for the service increases.

VENUES FOR MEETING CLIENTS

Each participating church is responsible for organising and arranging suitable venues to meet clients. These may be, for example, a church building or a community hub. To make tCAS more readily accessible to clients in Colchester, tCAS has established a link with the Co-op Bank to use their 'community hub' in the centre of town.

In Ipswich, Hope Church is planning to move into the revamped Odeon cinema and operate a social action hub which will have tCAS at its heart. Hope Church is at the forefront of social action and is linking with other organisations that are in the same 'arena'. This can only be good for the clients. The 'team' is being developed through the leadership of Trevor Stafford and Enquirers and Advisors are being recruited from the congregation.

ATTRACTING MORE CHURCHES TO ESTABLISH A tCAS PRESENCE

We have not (as yet) been successful in attracting churches (other than Hope Church Ipswich) to set up a tCAS centre in their church or even provide volunteers. This is a major issue which we will need to address in 2021. In part the reluctance of churches to get involved at a church level is caused by the pandemic which has left many worried about finances. It has caused congregations to be dispersed and contact has been reduced to emails, Facebook and Zoom.

In addition, and probably a major factor is the lack of a coherent biblical understanding and commitment to 'social action'. Churches (like Government) seem to 'outsource' social activities to para church organisations (i.e. CAP, Tear Fund etc) and don't have the capacity or

keenness to get involved at a local level, other than making donations (tithing to charities). Hope Church will be a beacon in this respect and probably a 'model' for other churches joining tCAS.

PUBLICITY

We have developed our website and plan to:

- create video clips explaining what we do and how we do it
- publicising tCAS through LinkedIn, targeting roles, job titles and functions (i.e. Pastor, Minister, Vicar etc)
- do some Facebook activity
- get articles published

We will be careful in doing any direct 'marketing' or 'selling' (horrible words in the context of God's work) because it is in essence confrontational. Proposing that a church become a tCAS subscriber is not an easy concept to present. It would be better if the church itself responded to opportunities presented through LinkedIn etc.

FAITH FRIENDS

Perhaps one of the most exciting and successful aspects of tCAS in 2020 has been the emergence and development of what is now called: Faith Friends. These are individuals who commit to support an individual client by phoning them, Zooming with them, contacting them, walking out with them (when permitted under Covid safe rules). We now have seven of them and the desire (from clients) for a Faith Friend continues to grow and outnumbers the available volunteers. This is where tCAS needs to engage with churches in Colchester and Ipswich and around the country to encourage individuals to become a Faith Friend.

The feedback from the Faith Friends is positive, they value the opportunity to serve God and it seems to add to their sense of purpose in God.

We will be running our first training course for Faith Friends developed by the evangelist in Kingsland church starting in late February and we will be seeking to help them to interact with each other and learn from each other's experience.

CREATIVE THERAPIES

In the autumn of 2020, the CEO of the Food Bank enthused over the idea of providing craft activities for people who have lost their confidence and sense of self worth because of DV or mental illness. His enthusiasm encouraged the one of the Trustees to start to develop a series of craft activities that could be done online (i.e. through Zoom) and face to face in a group setting (Covid regulations permitting).

They are currently being tested and will be piloted in early March and go live in March 2021 under the banner of 'Creative Therapies'.

It will be overseen by tCAS and run in conjunction with it but funded separately.

It will run using the same safeguarding procedures as any tCAS activity.

Section E

Financial review

Brief statement of the charity's policy on reserves

tCAS does not intend to invest reserves as it keeps all excess funds on its account with CAF Bank in case income does not cover expenditure at any given time.

Details of any funds materially in deficit

N/A

Further financial review details (Optional information)

You **may choose** to include additional information, where relevant about:

- the charity's principal sources of funds (including any fundraising);
- how expenditure has supported the key objectives of the charity;
- investment policy and objectives including any ethical investment policy adopted.

tCAS has clear strategic priorities for the advancement of its services:

1. Making it easier for people to access services by increasing the number of church groups that offer them
2. Ensuring that there is a range of web apps that enable advisors to deliver good quality advice.
3. Enhancing the skills and expertise of advisors to meet a wide range of issues facing clients
4. Delivering services through a wide range of church congregations
5. Developing strategic and local links with specialist organisations to support expertise and deliver support and advice to clients
6. Enhance the use of the Case Note web-based software system
7. Developing the data protection infrastructure to suit a growing charity that holds confidential client information
7. Develop a financial support model to fund the service (e.g. Church giving, grants)

Section F

Other optional information

| |
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| |
|--|

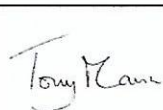
Section G

Declaration

The trustees declare that they have approved the trustees' report above.

Signed on behalf of the charity's trustees

Signature(s)



Full name(s)

Anthony Herbert Mann

Wacław Krzysztof ZABLOCKI

Position (eg Secretary, Chair, etc)

Chair

Treasurer

Date

31st December 2020



CHARITY COMMISSION
FOR ENGLAND AND WALES

tCAS - The Christian Advice Charity

1187344

CC16a

Receipts and payments accounts

For the period
from

01-Jan-20

To

31-Dec-20

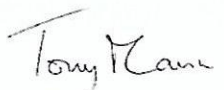
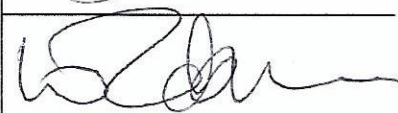
Section A Receipts and payments

| | Unrestricted funds to the nearest £ | Restricted funds to the nearest £ | Endowment funds to the nearest £ | Total funds to the nearest £ | Last year to the nearest £ |
|---|---|---|--|---------------------------------|-------------------------------|
| A1 Receipts | | | | | |
| | 7,500 | - | - | 7,500 | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total (Gross income for AR) | 7,500 | - | - | 7,500 | - |
| A2 Asset and investment sales, (see table). | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total receipts | 7,500 | - | - | 7,500 | - |
| A3 Payments | | | | | |
| Databases "licensed" | 1,009 | - | - | 1,009 | - |
| DWP | 58 | - | - | 58 | - |
| | - | - | - | - | - |
| Equipment & Software | 607 | - | - | 607 | - |
| Removals | 100 | - | - | 100 | - |
| Internet, Zoom & Website | 292 | - | - | 292 | - |
| Subscriptions | 558 | - | - | 558 | - |
| Bank Charges | 40 | - | - | 40 | - |
| Sub total | 2,664 | - | - | 2,664 | - |
| A4 Asset and investment purchases. (see table) | | | | | |
| | - | - | - | - | - |
| | - | - | - | - | - |
| Sub total | - | - | - | - | - |
| Total payments | 2,664 | - | - | 2,664 | - |
| Net of receipts/(payments) | 4,836 | - | - | 4,836 | - |
| A5 Transfers between funds | - | - | - | - | - |
| A6 Cash funds last year end | - | - | - | - | - |
| Cash funds this year end | 4,836 | - | - | 4,836 | - |

Section B Statement of assets and liabilities at the end of the period

| Categories | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
|---|--|---------------------------------|-------------------------------|------------------------------|
| B1 Cash funds | CAF Bank account | 4,836 | - | - |
| | | | - | - |
| | | - | - | - |
| | Total cash funds | 4,836 | - | - |
| | (agree balances with receipts and payments account(s)) | OK | OK | OK |
| B2 Other monetary assets | Details | Unrestricted funds to nearest £ | Restricted funds to nearest £ | Endowment funds to nearest £ |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| | | - | - | - |
| B3 Investment assets | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| B4 Assets retained for the charity's own use | Details | Fund to which asset belongs | Cost (optional) | Current value (optional) |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| | | | - | - |
| B5 Liabilities | Details | Fund to which liability relates | Amount due (optional) | When due (optional) |
| | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |
| | | | - | |

Signed by one or two trustees on behalf of all the trustees

| Signature | Print Name | Date of approval |
|---|-------------------|------------------|
|  | Anthony H Mann | 01-Jan-21 |
|  | Wacław K Zablocki | 9/2/2021 |